business companion

trading standards law explained

Credit and other financial matters

In the guide

<u>Financial Conduct Authority guidance</u> <u>In this update</u> <u>Key legislation</u>

This guidance is for England, Scotland and Wales

Financial Conduct Authority guidance

The Financial Conduct Authority (FCA) is the regulator for credit and other financial matters, and its website contains a wide range of <u>information for businesses</u>. All businesses carrying out consumer credit activities must be authorised by the FCA.

The FCA is responsible to HM Treasury but is funded by the firms it regulates rather than the Government.

In this update

No major changes.

Last reviewed / updated: June 2024

Key legislation

• there is no key legislation for this guide

Please note

This information is intended for guidance; only the courts can give an authoritative interpretation of the law.

The guide's 'Key legislation' links may only show the original version of the legislation, although some amending legislation is linked to separately where it is directly related to the content of a guide. Information on changes to legislation can be found by following the above links and clicking on the 'More Resources' tab. © 2025 Chartered Trading Standards Institute

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